

## Suggested text for Annual Notice to vote for existing Montana VEBA HRA group.

Dear VEBA Group member;
is the upcoming anniversary date of your Montana VEBA HRA group Your group may conduct a vote annually. At the annual group anniversary, as long as your group has at least 5 members, the group may;
<ol> <li>Continue the group as it currently is,</li> <li>Vote to change your contribution source,</li> <li>Vote to disband the group. Once disbanded, the group may:         <ul> <li>Re-form at any time in the future as previously structured. The group does NOT have to wait one year to vote when a group disbands.</li> <li>Re-form by changing the group content/organizational structure.</li> <li>Re-form and change the make-up of the group from retirement eligible to any separation or vice versa.</li> <li>Remain disbanded until such time that a new vote is requested.</li> </ul> </li> </ol>
In summary, your group may keep it, drop it or change it! The group